

## REMARKS

Claims 16-31 remain in this application. Claims 16-31 have been amended.

In the Office Action dated July 16, 2003, the Examiner rejected claims 16-31 under 35 U.S.C. § 102(b) as being anticipated by Teicher (U.S. Patent No. 5,744,787).

5 For the following reasons, Applicant respectfully traverses such rejection and respectfully requests the withdrawal thereof.

Applicant respectfully wishes to point out that all of the claims of the present application, as amended, clearly indicate that the transfer of money from a first electronic settlement account (of the user) to a second electronic settlement account  
10 (of the respective service operator) may be accomplished in "real time." Indeed, there is absolutely no delay with respect to the amount of time by which the respective service operator must wait to obtain such funds.

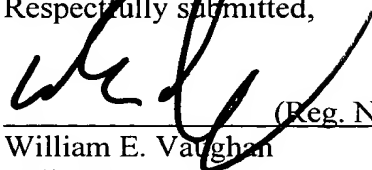
Conversely, the Teicher reference only teaches a payment process which includes a veritable intermediate step by which any amount of money to be deposited  
15 by a user is done so into an "electronic cash drawer." Pursuant to such intermediate step, there is a period of time in which the designated amount of money is neither on the account of the service user (paying side) nor on the account of the service operator (receiving side). Applicant respectfully submits that the Teicher reference clearly does not teach or suggest, nor even contemplate, any sort of method or system whereby  
20 funds are available to a respective service operator immediately; i.e., in real time.

In light of the above, Applicant respectfully submits that independent claims 16 and 25 of the present application, as amended, as well as claims 17-24 and 26-31 which respectively depend therefrom, are both novel and non-obvious over the art of record. Accordingly, Applicant respectfully requests that a timely Notice of  
25 Allowance be issued in this case.

Applicant also acknowledges that a three-month extension of time is due in connection with this response at this time. A check for \$950 is enclosed herewith. If any additional fees are due in connection with this application as a whole, the office is hereby authorized to deduct said fees from Deposit Account No.: 02-1818. If such a  
30 deduction is made, please indicate the attorney docket number (0112740-355) on the account statement.

Early consideration on the merits is respectfully requested.

Respectfully submitted,



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